

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Period-End Balance

	Millions of yen	
	September 30, 2006	
Domestic operations:		
Liquid deposits.....	¥38,905,363	64.9%
Fixed-term deposits.....	18,661,632	31.2
Others.....	617,379	1.0
Subtotal.....	58,184,375	97.1
Negotiable certificates of deposit.....	1,725,717	2.9
Total.....	¥59,910,092	100.0%
International operations:		
Liquid deposits.....	¥ 4,260,722	49.4%
Fixed-term deposits.....	661,861	7.7
Others.....	3,040,282	35.2
Subtotal.....	7,962,866	92.3
Negotiable certificates of deposit.....	668,090	7.7
Total.....	¥ 8,630,957	100.0%
Grand total.....	¥68,541,049	—

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
2. Fixed-term deposits = Time deposits + Installment savings

Average Balance

	Millions of yen	
	Six months ended September 30, 2006	
Domestic operations:		
Liquid deposits.....	¥39,113,285	
Fixed-term deposits.....	17,820,575	
Others.....	605,023	
Subtotal.....	57,538,883	
Negotiable certificates of deposit.....	2,833,138	
Total.....	¥60,372,022	
International operations:		
Liquid deposits.....	¥ 4,142,352	
Fixed-term deposits.....	778,724	
Others.....	2,893,374	
Subtotal.....	7,814,450	
Negotiable certificates of deposit.....	518,279	
Total.....	¥ 8,332,729	
Grand total.....	¥68,704,752	

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
2. Fixed-term deposits = Time deposits + Installment savings
3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

Balance of Deposits, Classified by Type of Depositor

	Millions of yen	
	September 30, 2006	
Individual.....	¥33,815,971	53.9%
Corporate.....	28,883,451	46.1
Total.....	¥62,699,422	100.0%

Notes: 1. Figures are before adjustment on interoffice accounts in transit.
2. Negotiable certificates of deposit are excluded.
3. Accounts at overseas branches and Japan offshore banking accounts are excluded.

Balance of Investment Trusts, Classified by Type of Customer

	Millions of yen	
	September 30, 2006	
Individual.....	¥2,963,395	
Corporate.....	116,839	
Total.....	¥3,080,234	

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the period-end.

Balance of Time Deposits, Classified by Maturity

	Millions of yen						
	September 30, 2006						
	Less than three months	Three — six months	Six months — one year	One — two years	Two — three years	Three years or more	Total
Time Deposits.....	¥5,994,704	¥4,059,675	¥4,799,413	¥1,443,306	¥1,399,396	¥1,626,947	¥19,323,444
Fixed interest rates.....	5,397,661	4,019,733	4,784,751	1,433,381	1,378,361	1,222,852	18,236,742
Floating interest rates.....	—	—	—	5,100	15,650	404,090	424,840

Note: The figures above do not include installment savings.